

Information to identify the case:

Debtor 1	Gary Lewis	Social Security number or ITIN	xxx-xx-5431
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-14825-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary Lewis

5/3/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gary Lewis
 Debtor

Case No. 12-14825-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 37

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

db +Gary Lewis, 88 Orchard Rd., Demarest, NJ 07627-1720
 aty +Mark Achenbach, 55 Madison Ave Ste 400, Morristown, NJ 07960-7397
 512807531 +American Collection Systems, INC, PO Box 1968, Southgate, MI 48195-0968
 513022351 +BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 512857791 +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347
 512807535 +Ball, Elizabeth, 41A Aspen Hill, Woodbury, NJ 08096-2937
 515336053 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,
 El Paso, TX 79998-2284
 512807543 +Daniel Gilmore, 103 Paso Robles Terrace, Bullard TX 75757-8925
 512807545 +Elizabeth Ball, 41A Aspen Hill, Woodbury, NJ 08096-2937
 512878329 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA,
 America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513514667 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department,
 350 Highland Dr., Lewisville, TX 75067-4177)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 03 2017 22:57:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 03 2017 22:57:05 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: AISACG.COM May 03 2017 22:28:00 Ascension Capital Group, PO Box 201347,
 Arlington, TX 76006-1347
 cr +EDI: AISACG.COM May 03 2017 22:28:00 Ascension Capital Group, Inc.,
 Attn: HSBC Auto Finance, PO Box 201347, Arlington, TX 76006-1347
 512807529 +EDI: BMW.COM May 03 2017 22:28:00 Alphera Financial Serv, 5550 Britton Pkwy,
 Hilliard, OH 43026-7456
 512807530 +EDI: BMW.COM May 03 2017 22:28:00 Alphera Financial Services, PO Box 3607,
 Dublin, OH 43016-0305
 512807533 EDI: AMEREXPR.COM May 03 2017 22:28:00 American Express, PO Box 981535,
 El Paso, TX 79998-1535
 512807532 +EDI: AMEREXPR.COM May 03 2017 22:28:00 American Express,
 American Express Special Research, Po Box 981540, El Paso, TX 79998-1540
 512807534 EDI: AMEREXPR.COM May 03 2017 22:28:00 American Express Blue, PO Box 981540,
 El Paso TX 79998-1540
 513041504 EDI: BECKLEE.COM May 03 2017 22:28:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 512807536 EDI: BANKAMER.COM May 03 2017 22:28:00 Bank Of America, Attention: Recovery Department,
 4161 Peidmont Pkwy., Greensboro, NC 27410
 512807537 EDI: BANKAMER.COM May 03 2017 22:28:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235
 512857041 EDI: BANKAMER2.COM May 03 2017 22:28:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 515126636 +EDI: BMW.COM May 03 2017 22:28:00 BMW Financial Services NA, LLC, 5550 Britton Parkway,
 Hilliard, OH 43026-7456
 512843313 +EDI: AISACG.COM May 03 2017 22:28:00 BMW Financial Services NA, LLC Department,
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 512807538 +EDI: BANKAMER.COM May 03 2017 22:28:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 512807540 EDI: CHASE.COM May 03 2017 22:28:00 Chase, PO box 15299, Wilmington, DE 19850-5299
 512807539 EDI: CHASE.COM May 03 2017 22:28:00 Chase, Po Box 15659, Wilmington, DE 19886-5659
 512807541 +EDI: CHASE.COM May 03 2017 22:28:00 Chase Card Services, PO box 15298,
 Wilmington DE 19850-5298
 512807542 +EDI: CITICORP.COM May 03 2017 22:28:00 Citibank, PO Box 6062,
 Sioux Falls, SD 57117-6062
 512847142 +EDI: DISCOVER.COM May 03 2017 22:28:00 Discover Bank, DB Servicing Corporation,
 POB 3025, New Albany Ohio 43054-3025
 512807544 +EDI: DISCOVER.COM May 03 2017 22:28:00 Discover Fin, Attention: Bankruptcy Department,
 Po Box 3025, New Albany, OH 43054-3025
 512807546 EDI: CRFRSTNA.COM May 03 2017 22:28:00 Firestone, PO box 81315,
 Cleveland, OH 44181-0315
 512807547 EDI: RMSC.COM May 03 2017 22:28:00 Green Tree Servicing L, 332 Minnesota St Ste 610,
 Saint Paul, MN 55101
 513094007 E-mail/Text: bankruptcy.bnc@ditech.com May 03 2017 22:56:50 Green Tree Servicing LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 513094008 E-mail/Text: bankruptcy.bnc@ditech.com May 03 2017 22:56:50 Green Tree Servicing LLC,
 Po Box 0049, Palatine, IL 60055-0049

TOTAL: 26

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 37

Date Rcvd: May 03, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513188345* FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA,
America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
512807548 ##+Mary Elizabeth Ball, Attn: Mark B. Achenbach, Esq., 152 Springfield Avenue,
Berkeley Heights, NJ 07922-1237
512807549 ##Nationwide Credit, 2002 Summit Blvd., Ste. 600, Atlanta, GA 30319-1559

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Roger B. Radol on behalf of Debtor Gary Lewis radolbankruptcy@gmail.com,
radolbankruptcy2@gmail.com

TOTAL: 3